

## CLAIMS

I claim:

1. A method of providing a Financial Product to a customer comprising the steps of :
  - offering a Financial Product through a first institution;
  - providing said Financial Product to said customer;
  - providing money for said Financial Product;
  - collaborating with a second institution for said second institution to service said Financial Product;
  - obtaining said money provided for said Financial Product from said first institution; and,
  - obtaining indemnification for said first institution against all risk for providing said money for said Financial Product wherein said indemnification at least in part is in the form of a performance bond.
2. The method of claim 1 further comprising the step of:
  - providing said Financial Product in the name of the first institution.
3. The method of claim 1 wherein said indemnification is obtained from said second institution and backed-up by an insurance company.
4. The method of claim 3 wherein said insurance company provides said performance bond.
5. The method of claim 1 wherein said first institution is a bank.
6. The method of claim 1 wherein said second institution is a finance company.

7. A method of providing a Financial Product to a customer comprising the steps of :

offering a Financial Product through a first institution;

servicing said Financial Product by a second institution

providing said Financial Product to said customer;

providing money for said Financial Product;

obtaining said money provided for said Financial Product from said first institution; and

providing indemnification for said first institution of all risk for providing said money for said Financial Product, wherein said indemnification at least in part is in the form of a performance bond.

8. The method of claim 7 further comprising the steps of:

obtaining said Financial Product in the name of said second institution.

9. The method of claim 7 further comprising obtaining said indemnification in part from said second institution, and in part from an insurance company.

10. The method of claim 9 further comprising said insurance company providing said performance bond.

11. The method of claim 7 wherein said first institution is a bank.

12. The method of claim 7 wherein said second institution is a finance company.

13. A method of distributing and servicing a plurality of Financial Product marketed by an Intermediary company comprising the steps of:

offering a plurality of Financial Product through an Intermediary company, said Financial Product including Financial Products provided directly by said Intermediary company and Financial Products not provided directly by said Intermediary company;

marketing said plurality of Financial Products to a plurality of customers and potential customers;

supplying a customer a contracted Financial Product not directly provided by said Intermediary company;

5 collaborating with a Contractor to service said contracted Financial Product;  
providing money for said contracted Financial Product from said Intermediary company; and,

obtaining indemnification for said Intermediary company against all risk associated with providing money for said contracted Financial Product, wherein said  
10 indemnification at least in part is in the form of a performance bond.

14. The method of claim 13 further comprising said Contractor providing indemnification for said Intermediary company, and an insurance company providing a guarantee of said Contractor's indemnification for said Intermediary company for  
15 providing money for said contracted Financial Product.

15. The method of claim 14 further comprising said insurance company providing said performance bond.

20 16. The method of claim 13 wherein said Intermediary company is a bank.

17. The method of claim 13 wherein said Contractor is a finance company.

25 18. The method of claim 7 further comprising the step of trading said Financial Product.

19. A method of providing a Financial Product to a customer comprising the steps of :

offering a Financial Product through a first institution;

30 providing said Financial Product to said customer;

providing money for said Financial Product;

collaborating with a second institution for said second institution to service said Financial Product;

obtaining said money provided for said Financial Product from said first institution; and,

5 obtaining indemnification for said first institution of all risk for providing said money for said Financial Product wherein said indemnification at least in part is in the form of a put option.

10 20. The method of claim 19 wherein said indemnification is obtained in part from said second institution and in part from a third party.

15 21. A contracted Financial Product comprising money supplied from a first institution to a customer, said money supplied from said first institution insured against risk of default of said Financial Product by said customer at least in part by a performance bond, said Financial Product serviced by a second institution.

22. The contracted Financial Product of claim 21 including a guarantee by said second institution for said first institution against said risk of default.

20 23. The contracted Financial Product of claim 21 wherein said first institution is a bank.

24. The contracted product of claim 21 wherein said second institution is a finance company.

25 25. A contracted Financial Product comprising money supplied from a first institution to a customer, said money supplied from said first institution insured against risk of default of said Financial Product by said customer at least in part by a put option, said Financial Product serviced by a second institution.

26. The contracted Financial Product of claim 25 including a guarantee by said second institution for said first institution against said risk of default.

27. A method of providing a financial product comprising using a performance bond to support a financial services company's guarantee to a money supplier for the use of money in a contracted service.

28. A method of providing a Financial Product to a customer comprising the steps of:  
providing money for a Financial Product by a first institution  
offering said Financial Product through a second institution;  
servicing said Financial Product by said second institution;  
providing said Financial Product to a customer; and  
obtaining indemnification for said first institution against all risk for providing said money for said Financial Product.

29. The method of claim 28 further comprising the step of providing said Financial Product in the name of the first institution.

30. The method of claim 28 wherein said indemnification is obtained from said second institution.

31. The method of claim 28 wherein said indemnification obtained for said first institution is guaranteed by a third party.

32. The method of claim 28 wherein said first institution is a bank.

33. The method of claim 28 wherein said second institution is a finance company.

34. The method of claim 31 wherein said third party is an insurance company.

35. The method of claim 34 wherein said insurance company provides said guaranty of said second institution's indemnification to said first institution in the form of a performance bond in favor of said first institution.

5 36. The method of claim 28 wherein said Financial Product is a high risk Financial Product.

37. A method of providing a Financial Product to a customer comprising the steps of:

10 providing a customer a Financial Product through a first institution;  
providing money for said Financial Product from said first institution;  
collaborating with a second institution for said second institution to service said Financial Product;

15 said second institution obtaining indemnification for said first institution against all risk for providing said money for said Financial Product.

38. The method of claim 37 further comprising the step of providing said Financial Product in the name of the first institution.

20 39. The method of claim 37 wherein said indemnification is obtained entirely from said second institution.

40. The method of claim 39 wherein said indemnification obtained from said second institution is guaranteed by a third party.

25 41. The method of claim 37 wherein said first institution is a bank.

42. The method of claim 37 wherein said second institution is a finance company.

30 43. The method of claim 40 wherein said third party is an insurance company.

44. The method of claim 43 wherein said insurance company provides said guaranty of said second institution's indemnification to said first institution in the form of a performance bond in favor of said first institution.

5 45. The method of claim 37 wherein said Financial Product is a high risk Financial Product.

10 46. The method of claim 37 further comprising the steps of obtaining said Financial Product in the name of a third party owned at least in part by one of said first institution and said second institution.

15 47. A method of providing a Financial Product to a customer comprising the steps of:  
offering a Financial Product through a first institution;  
collaborating with a second institution for said second institution to service said Financial Product;  
providing said Financial Product to a customer;  
obtaining money for said Financial Product from said first institution; and,  
indemnifying said first institution of all risk for providing said money for said  
20 Financial Product.

48. The method of claim 47 further comprising the step of providing said Financial Product in the name of the first institution.

25 49. The method of claim 47 wherein said indemnification is obtained entirely from said second institution.

50. The method of claim 47 wherein said indemnification is obtained in part from said second institution and in part from a third party.

30 51. The method of claim 47 wherein said first institution is a bank.

52. The method of claim 47 wherein said second institution is a finance company.

53. The method of claim 50 wherein said third party is an insurance company.

54. The method of claim 53 further comprising said insurance company providing a performance bond to insure said first institution against said risk.

55. The method of claim 1 further comprising the step of trading said Financial Product.

56. The method of claim 28 further comprising the step of trading said Financial Product.

57. The contracted Financial Product of claim 21 wherein said contracted Financial Product is tradeable on a secondary market.

58. The method of claim 19 further comprising the step of trading said Financial product.

59. The method of claim 27 further comprising the step of trading said Financial product.

60. The method of claim 37 further comprising the step of trading said Financial product.

61. The method of claim 47 further comprising the step of trading said Financial product.

62. The contracted Financial Product of claim 25 wherein said contracted Financial Product is tradeable on a secondary market.



63. The method of claim 9 further comprising the step of trading said Financial product.

64. The method of claim 13 further comprising the step of trading said Financial product.